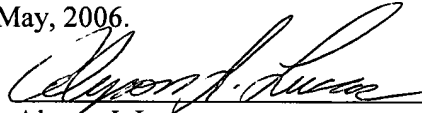


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Kennedy
SERIAL NO.: 10/559,066 GROUP NO.: Not yet assigned
FILING DATE: December 1, 2005 EXAMINER: Not yet assigned
TITLE: Integrated Electronic Credit Application, Contracting and Securitization
System and Method

CERTIFICATE OF FIRST CLASS MAILING UNDER 37 C.F.R. 1.8

I hereby certify that this correspondence, and any document(s) referred to as enclosed herein, is/are being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to Mail Stop PCT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 1st day of May, 2006.


Alyson J. Lucas

Mail Stop PCT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Submitted herewith is/are:

1. Transmittal Form (1 pg.);
2. Fee Transmittal Form (1 pg.);
3. Check No. 971839 in the amount of \$250.00;
4. Response to Notification of Missing Requirements (2 pgs.);
5. Copy of the Notification of Missing Requirements (2 pgs.);
6. Executed Declaration and Power of Attorney (3 pgs.);
7. Petition for Extension of Time (1 pg.); and
8. Return Receipt Postcard.

FEE TRANSMITTAL

FY 2006

Complete if Known

Application Serial Number	10/559,066
Filing Date	December 1, 2005
First Named Inventor	Kennedy
Group Art Unit	Not yet assigned
Examiner Name	Not yet assigned
Attorney Docket No.	DLT-004

METHOD OF PAYMENT

1. ☒ Payment Enclosed:
☒ Check ☐ Money Order ☐ Other
2. ☒ The Commissioner is hereby authorized to credit or charge any fee indicated below for this submission to Deposit Account No. 07-1700.
☐ Required Fees (copy of this sheet enclosed).
☒ Additional fee required under 37 CFR 1.16 and 1.17.
☒ Overpayment Credit.

3. ☐ Applicant claims small entity status.

FEE CALCULATION

1. FILING/SEARCH/EXAM/SIZE FEES

Large Entity

Fee (\$)	Fee Description	Fee Paid
300	Utility filing fee	
500	Utility search fee	
200	Utility exam fee	
250	Utility size fee (each add'l 50 pgs. over 100)	
200	Design filing fee	
100	Design search fee	
130	Design exam fee	
250	Design size fee (each add'l 50 pgs. over 100)	

	Number Filed	Number Extra	Rate	Amount
Total Claims	- 20 =		x \$ 50.00 =	

Independent Claims	- 3 =		x \$200.00 =	
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☐ Multiple Dependent Claim(s), if any \$360.00 =

TOTAL:

SMALL ENTITY DISCOUNT:

SUBTOTAL (1) (\$)

2. AMENDMENT CLAIM FEES

Claims Remaining After Amend.	Highest No. Previously Paid For	Present Extra	Rate	Fee Paid
Total	-	=	x \$ 50.00 =	
Indep.	-	=	x \$200.00 =	
<input type="checkbox"/> First Presentation of Multiple Dep. Claim			+ \$360.00 =	
TOTAL:				(\$)
SMALL ENTITY DISCOUNT:				(\$)
SUBTOTAL (2)				(\$)

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity Fee (\$)	Small Entity Fee (\$)	Fee Description	Fee Paid
130	65	Surcharge - late filing fee or oath	130.00
50	25	Surcharge - late provisional filing fee or cover sheet	
130	130	Non-English specification	
2,520	2,520	Request for ex parte reexamination	
120	60	Extension for reply within first month	120.00
450	225	Extension for reply within second month	
1020	510	Extension for reply within third month	
1590	795	Extension for reply within fourth month	
2160	1080	Extension for reply within fifth month	
500	250	Notice of Appeal	
500	250	Filing a brief in support of an appeal	
1000	500	Request for oral hearing	
400	400	Petitions to the Commissioner (Gp. I)	
200	200	Petitions to the Commissioner (Gp. II)	
130	130	Petitions to the Commissioner (Gp. III)	
180	180	Submission of Information Disclosure Statement	
790	395	Filing a submission after final rejection (37 CFR 1.129(a))	
790	395	For each additional invention to be examined (37 CFR 1.129(b))	
100	100	Certificate of Correction for applicant's error	
130	65	Submission of Terminal Disclaimer	
Other fee (Specify)			
Other fee (Specify)			

SUBTOTAL (3) (\$ 250.00)

SUBTOTAL (1)	0.00
SUBTOTAL (2)	0.00
SUBTOTAL (3)	250.00

TOTAL (\$ 250.00)

CORRESPONDENCE ADDRESS

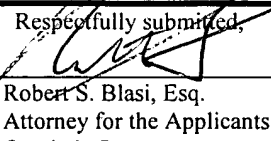
Direct all correspondence to:

Patent Administrator
 Goodwin Procter LLP
 Exchange Place
 Boston, MA 02109
 Tel. No.: (617) 570-1000
 Fax No.: (617) 523-1231
 Customer No. 051414

SIGNATURE BLOCK

Date: May 1, 2006
 Reg. No.: 50,389
 Tel. No.: (617) 570-2408
 Fax No.: (617) 523-1231

Respectfully submitted,


 Robert S. Blasi, Esq.
 Attorney for the Applicants
 Goodwin Procter LLP
 Exchange Place
 Boston, MA 02109

3 Rec'd PGT/PTO 13 MAY 2005

TRANSMITTAL FORM

Application Serial Number	10/559,066
Filing Date	December 1, 2005
First Named Inventor	Kennedy
Group Art Unit	Not yet assigned
Examiner Name	Not yet assigned
Attorney Docket No.	DLT-004
Patent No.	Not applicable
Issue Date	Not applicable

ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form <input checked="" type="checkbox"/> Check No. 971839 in the Amount of \$250.00 Attached	<input checked="" type="checkbox"/> Copy of Notice of Missing Requirements (2 pgs.)	<input type="checkbox"/> Notice of Appeal to Board of Patent Appeals and Interferences
<input type="checkbox"/> Amendment/Response <input type="checkbox"/> Preliminary <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Letter to Official Draftsperson including Drawings [Total Sheets ____]	<input type="checkbox"/> Formal Drawing(s)	<input type="checkbox"/> Appeal Brief (in triplicate)
<input checked="" type="checkbox"/> Petition for Extension of Time (1 pg.)	<input type="checkbox"/> Request For Continued Examination (RCE) Transmittal	<input type="checkbox"/> Status Inquiry
<input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Form PTO-1449 <input type="checkbox"/> Copies of IDS Citations	<input checked="" type="checkbox"/> Executed Declaration and Power of Attorney (3 pgs.)	<input checked="" type="checkbox"/> Return Receipt Postcard
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> Terminal Disclaimer	<input checked="" type="checkbox"/> Certificate of First Class Mailing under 37 C.F.R. 1.8
<input type="checkbox"/> Sequence Listing submission <input type="checkbox"/> Paper Copy/CD <input type="checkbox"/> Computer Readable Copy <input type="checkbox"/> Statement verifying identity of above	<input type="checkbox"/> Executed Declaration and Power of Attorney for Utility or Design Patent Application	<input type="checkbox"/> Certificate of Facsimile Transmission under 37 C.F.R. 1.8
	<input type="checkbox"/> Small Entity Statement	<input checked="" type="checkbox"/> Additional Enclosure(s) (please identify below)
	<input type="checkbox"/> CD(s) for large table or computer program	<input checked="" type="checkbox"/> Response to Notice of Missing Requirements (1 pg.)
	<input type="checkbox"/> Amendment After Allowance	
	<input type="checkbox"/> Request for Certificate of Correction <input type="checkbox"/> Certificate of Correction (in duplicate)	

CORRESPONDENCE ADDRESS

Direct all correspondence to: Patent Administrator
Goodwin Procter LLP
Exchange Place
Boston, MA 02109
Tel. No.: (617) 570-1000
Fax No.: (617) 523-1231
Customer No. 051414

SIGNATURE BLOCK

Respectfully submitted,
Date: May 1, 2006
Reg. No. 50,389
Tel. No.: (617) 570-1408
Fax No.: (617) 523-1231

Robert S. Blasi, Esq.
Attorney for the Applicant
Goodwin Procter LLP
Exchange Place
Boston, MA 02109

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Kennedy
SERIAL NO.: 10/559,066 GROUP NO.: Not Yet Assigned
FILING DATE: December 1, 2005 EXAMINER: Not Yet Assigned
TITLE: Integrated Electronic Credit Application, Contracting and Securitization
System and Method

Mail Stop PCT
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NOTIFICATION OF MISSING REQUIREMENTS
UNDER 35 U.S.C. § 371

In response to the Notification of Missing Requirements mailed February 27, 2006 for the above-referenced patent application, enclosed herewith is an executed Declaration and Power of Attorney and a check in the amount of \$250.00.

Please charge Deposit Account No. 07--1700 for any additional fees that may be due in this matter.

05/08/2006 HKAYPAGH 00000080 10559066

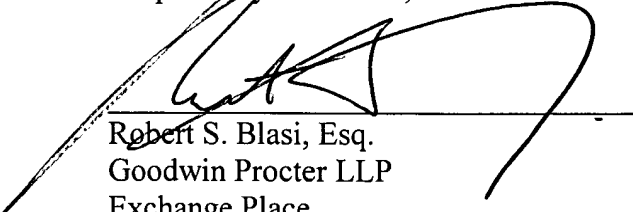
01 FC:1617

130.00 DP

Date: May 1, 2006
Reg. No. 50,389

Tel. No.: (617) 570-1408
Fax No.: (617) 523-1231

Respectfully submitted,


Robert S. Blasi, Esq.
Goodwin Procter LLP
Exchange Place
Boston, Massachusetts 02109



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
 United States Patent and Trademark Office
 Address: COMMISSIONER FOR PATENTS
 P.O. Box 1450
 Alexandria, Virginia 22313-1450
 www.uspto.gov

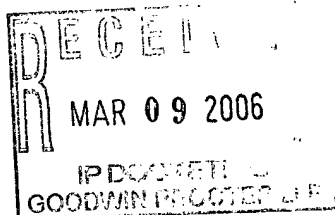
U.S. APPLICATION NUMBER NO.	FIRST NAMED APPLICANT	ATTY. DOCKET NO.
10/559,066	William Kennedy	104570-549-NP

INTERNATIONAL APPLICATION NO.

PCT/US04/25866

I.A. FILING DATE	PRIORITY DATE
07/31/2004	07/31/2003

Goodwin Procter
 103 Eisenhower Parkway
 Roseland, NJ 07068



CONFIRMATION NO. 1402

371 FORMALITIES LETTER



OC000000018127202

Date Mailed: 02/27/2006

NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as a Designated / Elected Office (37 CFR 1.495).

- Copy of the International Application filed on 12/01/2005
- Copy of the International Search Report filed on 12/01/2005
- Copy of IPE Report filed on 12/01/2005
- U.S. Basic National Fees filed on 12/01/2005
- Priority Documents filed on 12/01/2005
- Specification filed on 12/01/2005
- Claims filed on 12/01/2005
- Abstracts filed on 12/01/2005
- Drawings filed on 12/01/2005

The applicant needs to satisfy supplemental fees problems indicated below.

The following items **MUST** be furnished within the period set forth below in order to complete the requirements for acceptance under 35 U.S.C. 371:

- Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date.
- To avoid abandonment, a surcharge (for late submission of filing fee, search fee, examination fee or oath or declaration) as set forth in 37 CFR 1.492(h) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.

SUMMARY OF FEES DUE:

Total additional fees required for this application is **\$130** for a Large Entity:

- \$130 Surcharge.

ALL OF THE ITEMS SET FORTH ABOVE MUST BE SUBMITTED WITHIN TWO (2) MONTHS FROM THE DATE OF THIS NOTICE OR BY 32 MONTHS FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

*A copy of this notice **MUST** be returned with the response.*

DEBORAH D WILLIAMS

Telephone: (703) 308-9140 EXT 205

PART 1 - ATTORNEY/APPLICANT COPY

U.S. APPLICATION NUMBER NO.	INTERNATIONAL APPLICATION NO.	ATTY. DOCKET NO.
10/559,066	PCT/US04/25866	104570-549-NP

FORM PCT/DO/EO/905 (371 Formalities Notice)